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Order Filed on September 24, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: UNITED AUTO CREDIT CORPORATION

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE MICHAEL B. KAPLAN**

In re:

Case No. 19-21795-MBK

ARKEITH J. SMITH, SR. and
CYNTRINA S. HALL- SMITH

DEBTORS

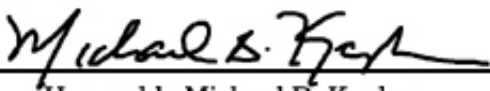
Chapter 13

Hearing Date: October 13, 2021

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following paragraphs, number one (1) through four (4) are hereby ORDERED.

DATED: September 24, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtors: Arkeith J. Smith, Sr. and Cyntrina S. Hall-Smith
Case No.: 19-21795-MBK
Caption of Order: Consent Order Modifying Stay as to Personal Property

The 11 U.S.C. §362(a) Stay as to United Auto Credit Corporation ("Movant"), with respect to the personal property of Debtors' described as a 2014 Chrysler 300 4DR, VIN #2C3CCAAG1EH373027 in accordance with the agreement of the Debtors and Movant is hereby modified and shall remain in effect PROVIDED THAT the Debtors comply with the following terms and conditions:

1. The Trustee shall commence adequate protection payments to United Auto Credit Corporation, pro-rata as an administrative claim beginning upon entry of this Consent Order.
2. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, by not making full plan payments to the Trustee in a timely manner. If the Debtors default, Movant may file a Certification of Default on five (5) days' notice to Debtor, counsel for Debtor and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
3. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

Debtors: Arkeith J. Smith, Sr. and Cyntrina S. Hall-Smith
Case No.: 19-21795-MBK
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4. In the event the Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

We hereby Consent to the form and entry of the foregoing Order.

Dated: September 7, 2021

/s/ Keri P. Ebeck

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